

Westminster Council on Aging November 2021 Newsletter

69 West Main Street, P. O. Box 212, Westminster, MA 01473



978-874-7402



**HAPPY
BIRTHDAY
TO SENIORS
CELEBRATING
IN NOVEMBER!**



TIME TO "FALL BACK"!
Daylight Saving Time Ends
Sunday, November 7, 2:00 am
Move Clocks Back 1 Hour



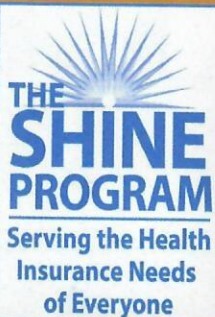
Integrity Medicare Advisors
Medicare Made Easy

YOU DON'T HAVE TO NAVIGATE MEDICARE ALONE!

Keith Aubin of Integrity Medicare Advisors, with over 20 years experience, is licensed and AHIP Medicare certified to help you make sense of all the choices you are faced with.

From choosing a Medicare Advantage or Supplement Plan, identifying potential programs to help you pay for prescriptions, to assistance applying for Frail Elder Waivers/DSNP, Keith can help!

Keith will be at the Westminster Senior Center on Thursdays, 8:00 am - 4:00 pm. To schedule your free, one-on-one appointment, please call the Westminster Senior Center at 978-874-7402.



MEDICARE OPEN ENROLLMENT IS OCTOBER 15 THROUGH DECEMBER 7

Trained SHINE (Serving Health Insurance Needs of Everyone) volunteers can help you! They offer free, unbiased, confidential counseling on all aspects of health insurance to anyone on Medicare. Call your Senior Center and ask for a SHINE appointment. You can also call 1-800-AGE-INFO (1-800-243-4636). Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back. During Open Enrollment, it may take a couple of days to return your call. You can also visit us on the internet at www.shinema.org.

TURKEY DINNER DRIVE-THROUGH



THURSDAY, NOVEMBER 18 / 12:00-1:00 PM

RSVP WESTMINSTER SENIOR CENTER 978-874-7402

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Elizabeth Kalmansson, Attorney at Law

Elder Law | Wills | Trusts | MassHealth Planning & Applications

It is important to have a plan for the future. With a few simple documents, we can help to ensure that you and your estate will be taken care of according to your wishes. Our basic estate planning package is sufficient for most clients and very affordable.

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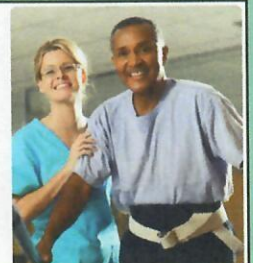


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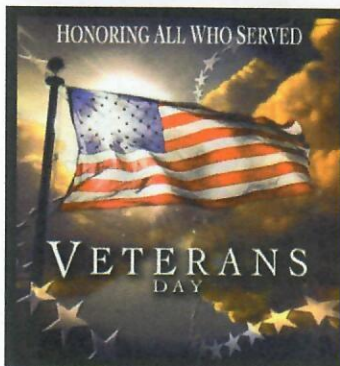


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**THE SENIOR CENTER WILL BE CLOSED
ON THE FOLLOWING DAYS ~**
THURSDAY, NOVEMBER 11
VETERANS DAY
THURSDAY & FRIDAY, NOVEMBER 25 & 26
THANKSGIVING



HOLIDAY TEA

TUESDAY, NOVEMBER 30

11:00 AM - 12:00 PM

PLEASE RSVP WESTMINSTER SENIOR CENTER 978-874-7402



SPONSORED BY OUR FRIENDS ~



BREAKFAST WITH MARYANN

SERVING BREAKFAST SANDWICHES & COFFEE

MONDAY, NOVEMBER 8 / 9:00-10:00 AM

RSVP WESTMINSTER SENIOR CENTER 978-874-7402

HOSTED BY OUR FRIENDS ~



PITCH LESSONS

TUESDAYS ~ NOVEMBER 2, 9, 16, & 23

9:30 - 11:00 AM

*If interested, please call to sign up at
Westminster Senior Center 978-874-7402*



BREAKFAST WITH A BADGE

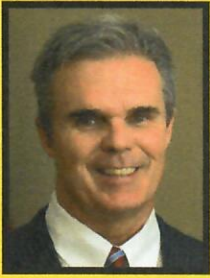
SERVED BY THE WESTMINSTER POLICE DEPARTMENT

TUESDAY, NOVEMBER 16

9:00-11:00 AM

**PLEASE RSVP
WESTMINSTER SENIOR CENTER
978-874-7402**





COMMUNITY NEWS BRIEF

From District Attorney Joseph D. Early, Jr.

MEDICARE OPEN ENROLLMENT

Medicare's open enrollment period is October 15 to December 7. Open enrollment is the period when individuals who qualify for Medicare can add or drop plans. It is important to review Medicare enrollment options, including review of any changes in existing coverage. Materials will be sent directly to the enrolled individual with any changes that have occurred since the last open enrollment period. Two important documents to review each year are "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC).

The EOC provides detailed information about what the plan covers and health care costs. The ANOC includes all changes made in coverage to a plan as well as services and cost associated with it. Things for you to consider during open enrollment are as follows:

- Do you have any new medical issues, and if you do, are they covered under your current plan?
- Does your current plan have any changes such as plan cost, prescription coverage, and are your physicians still available under your plan?
- Does your current plan still meet your needs? If not, what plan can you switch to that will meet your unique medical needs?

Information for next year's plans is available through Medicare. If you need assistance with choosing the best plan for you, contact your local senior center to set up your personal one-on-one appointment with an Integrity Medicare Advisor or personal phone call with a SHINE representative. You can also contact Medicare directly by calling 1-800-MEDICARE or visit Medicare.gov.

MEDICARE OPEN ENROLLMENT SCAMS

- Anyone who tries to sell you Medicare insurance while claiming to be an "official Medicare agent" is a scammer. There are no Medicare sales representatives.
- Ignore anyone who says you must join a prescription drug plan to keep your Medicare coverage. The Medicare prescription drug plan (also known as Part D) is voluntary and has nothing to do with the rest of your Medicare coverage.
- Never give information over the phone to someone who says they need it so you can keep your coverage. Hang up on anyone who asks for a quick payment, threatens you, or offers you free equipment or services in exchange for your information.
- If you need help with Medicare, call 1-800-MEDICARE or go to Medicare.gov.
- For more information, visit the Federal Trade Commission Website.

FOR FURTHER INFORMATION, CHECK OUT OUR SOCIAL MEDIA WEBSITES



Joseph D. Early, Jr., Worcester County District Attorney's Office

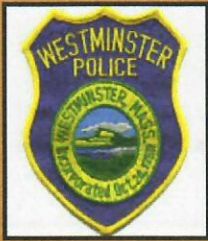


dajoeearly

www.worcesterda.com / www.ftc.gov (Federal Trade Commission) / www.medicare.gov

www.cms.gov (Centers for Medicare and Medicaid Services)

The Westminster Council on Aging Board Meeting will be held Tuesday, November 9, 12:00 pm at the Westminster Senior Center. This meeting is open to the public. All are welcome to attend.



Coffee with the Chiefs

Police Chief, Ralph LeBlanc
Fire Chief, Kyle Butterfield



Please note: This event will not be held the months of November & December. We look forward to resuming monthly coffee hour in January. Thank you!

The Friendship Club

Wednesday, November 3 ~ 1:00 pm
Westminster Senior Center

Celebrate the landing of the Pilgrims with a potluck luncheon! Pilgrim hats are highly encouraged! New friends are always welcome. Please RSVP Mary Lajoie (978-827-4882). Let her know what favorite dish you'll be bringing to share. Looking forward to seeing you!



CARD/BOARD GAMES!

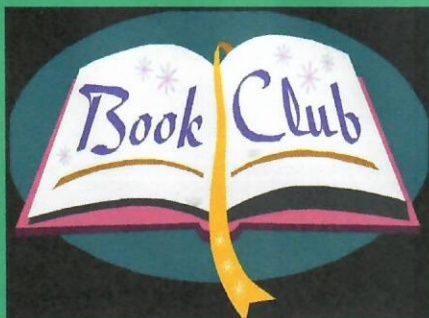
Westminster Senior Center
Every Wednesday

9:00 am - 12:00 noon

Your Choice of Cards or Board Games



While you're here, all are welcome to enjoy a delicious, sit-down lunch served at 11:30. Cost ~\$3 Donation payable at meal. 24-Hour advance notice required. For reservations or further details, please call the Westminster Senior Center at 978-874-7402.



JOIN A BOOK CLUB!

At The Westminster Senior Center
First Monday of the Month Beginning November 1
10:30-11:30 am

If interested, please sign up at the Westminster Senior Center or call us at 978-874-7402.



BILL BJERKE of FALLON HEALTH
at the WESTMINSTER SENIOR CENTER
TUESDAY, NOVEMBER 9 / 9:00-10:00 am

All are welcome to join Bill as he presents *Medicare Annual Enrollment Period Changes and Enhancements* for Fallon members or anyone who would like to learn what Fallon has to offer. Learn about the 2022 Medicare Advantage and Medicare Supplement plan options available to you. Also, if you're getting ready for Medicare or have any questions with your current coverage, this is a great opportunity for answers! With nearly 40 years of experience providing Medicare coverage, Fallon is helping to simplify Medicare.

Introduction to MAH JONG

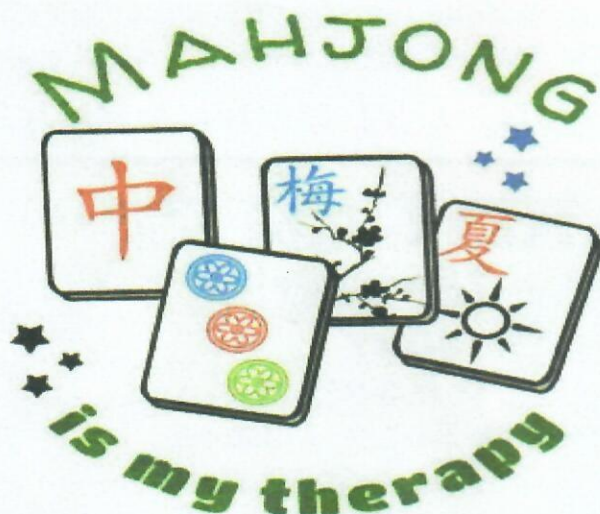
Join with others for this two part program that will put you on a fast track to learn and play American Mah Jong!

Monday
November 8th and 15th

10 – 11:30am
at the Westminster Senior Center

\$15 per person only 8 spots available.

For course outline or to register please call the center at 978-874-7402



Westminster Senior Center has a Monday Mah Jong group and welcomes new players!!!



Free Blood Pressure Clinic with Eileen!
Every Third Thursday of the Month / 11:00 am-12:00 pm
Walk-ins Welcome!

November

ACTIVITIES



Monday

Tuesday

Wednesday

Thursday

Friday

<p><i>*Meatballs & Pasta</i> 1 10:30-11:30 Book Club 11:30 Lunch 1-4 Mah Jong</p>	<p><i>*Beef Stew</i> 2 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>	<p><i>*Grilled Chicken</i> 3 9-11:30 Art 9-12 Card/Board Games 11:30 Lunch 12-3:30 Bridge 1-3 Friendship Club 1-3 Book Club <i>10:15-11:15 Class at Library Chair & Stand</i></p>	<p><i>*Chicken Paella</i> 4 9-12 Wood Carving 9-11 WOW 11:30 Lunch 1-4 Crafts <i>10:15-11:30 Class at Library Stretch, Strength, & Balance</i></p>	<p><i>*Broccoli Bake</i> 5 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>
<p><i>*Beef & Lentil Chili</i> 8 11:30 Lunch 1-4 Mah Jong</p>	<p><i>*Teriyaki Chicken</i> 9 9-11:30 Art 11:30 Lunch 12:00 COA Board Mtg 1-3 Bingo</p>	<p><i>*Potato Pollock</i> 10 9-11:30 Art 9-12 Card/Board Games 11:30 Lunch 12-3:30 Bridge <i>10:15-11:15 Class at Library Chair & Stand</i></p>	<p>CLOSED 11 </p>	<p><i>*Honey Must. Pork</i> 12 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>
<p><i>*Ravioli w/Meat Sauce</i> 15 11:30 Lunch 1-4 Mah Jong</p>	<p><i>*Roast Turkey & Gravy</i> 16 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>	<p><i>*Baked Cod</i> 17 9-11:30 Art 9-12 Card/Board Games 11:30 Lunch 12-3:30 Bridge <i>10:15-11:15 Class at Library Chair & Stand</i></p>	<p><i>*Shepherd's Pie</i> 18 9-12 Wood Carving 9-11 WOW 11-12 Blood Pressure 11:30 Lunch 1-4 Crafts <i>10:15-11:30 Class at Library Stretch, Strength, & Balance</i></p>	<p><i>*Swedish Meatballs</i> 19 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>
<p><i>*Chicken Marsala</i> 22 11:30 Lunch 1-4 Mah Jong</p>	<p><i>*Beef Bolognese</i> 23 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>	<p><i>*Roast Pork & Sauce</i> 24 9-11:30 Art 9-12 Card/Board Games 11:30 Lunch 12-3:30 Bridge <i>10:15-11:15 Class at Library Chair & Stand</i></p>	<p>CLOSED 25 </p>	<p>CLOSED 26 </p>
<p><i>*Chicken Drumstick</i> 29 11:30 Lunch 1-4 Mah Jong</p>	<p><i>*Baked Pollock</i> 30 9-11:30 Art 11:30 Lunch 1-3 Bingo</p>	<p>"On this Veterans Day, let us remember the service of our Veterans, and let us renew our National promise to fulfill our sacred obligations to our Veterans and their families who have sacrificed so much so that we can live free." HONORING ALL VETERANS ~ THANK YOU!</p>		

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This is your time to live well,
thrive, grow and belong.

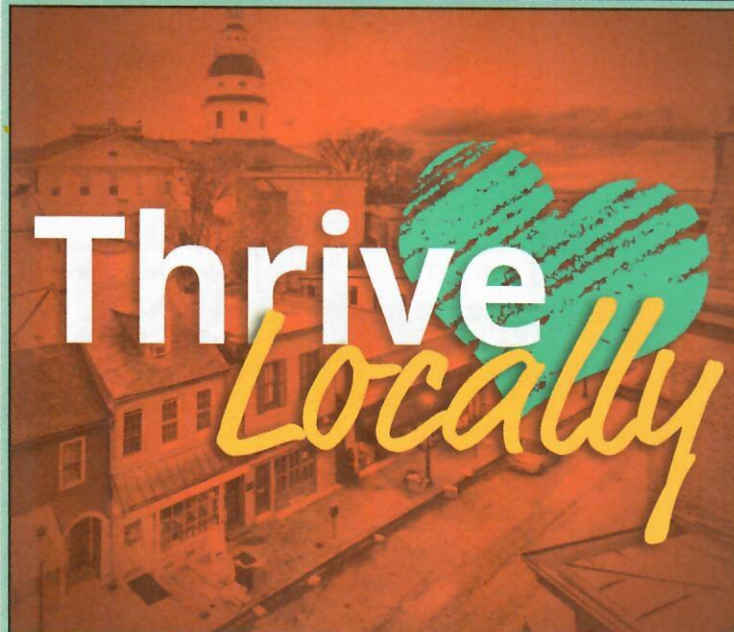
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